

--20. A moisture transfer apparel comprising on at least a portion of the apparel, a combination of layers comprising:

a first layer, closest to the individual, selected from a group of inner moisture transfer materials; and

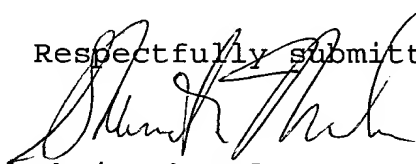
a second layer, abutting the first layer, selected from a group of outer moisture transfer materials, the second layer is treated by encapsulation.--

REMARKS

Claim 4 has been amended and new claims 8-20 have been added. Accordingly, claims 1-20 are currently pending in the application.

Examination is hereby requested.

Respectfully submitted,



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Date: February 2, 1998